



**Request  
for  
Continued Examination (RCE)  
Transmittal**

Address to:  
Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Application Number	09/823,697
Filing Date	March 31, 2001
First Named Inventor	Diveley, Keith W. et al.
Art Unit	3621
Examiner Name	James A. Reagan
Attorney Docket Number	20375-004000

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.

Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. **Submission required under 37 CFR 1.114** Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

- a.  Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.
  - i.  Consider the arguments in the Appeal Brief or Reply Brief previously filed on \_\_\_\_\_
  - ii.  Other \_\_\_\_\_
- b.  Enclosed
  - i.  Amendment/Reply
  - ii.  Affidavit(s)/ Declaration(s)
  - iii.  Information Disclosure Statement (IDS)
  - iv.  Other \_\_\_\_\_

2. **Miscellaneous**

- a.  Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of \_\_\_\_\_ months. (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)
- b.  Other \_\_\_\_\_

3. **Fees** The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

- a.  The Director is hereby authorized to charge the following fees, charge any additional fee(s) or underpayments of fee(s) or credit any overpayments, to Deposit Account No. 20-1430. I have enclosed a duplicate copy of this sheet.
  - i.  RCE fee required under 37 CFR 1.17(e)
  - ii.  Extension of time fee (37 CFR 1.136 and 1.17) (Petition for Extension of 2 months attached)
  - iii.  Other \_\_\_\_\_
- b.  Check in the amount of \$ \_\_\_\_\_ enclosed
- c.  Payment by credit card (Form PTO-2038 enclosed)

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization of PTO-2038.**

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED**

Signature		Date	May 20, 2005
Name (Print /Type)	Steven A. Gahlings	Registration No.	54,108

**CERTIFICATE OF MAILING OR TRANSMISSION**

Express Mail Label: EV 470922722 US

I hereby certify that this correspondence is being deposited with the United States Postal Service with "Express Mail Post Office to Address" service under 37 CFR 1.10 on this date May 20, 2005 and is addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Signature			
Name (Print /Type)	Sara B. McPeak	Date	May 20, 2005

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.60496682 v1  
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Date of Deposit May 20, 2005

PATENT

Attorney Docket No.: 20375-004000

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Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
By: Sara B. McPeak  
Sara B. McPeak

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Keith W. Diveley et al.

Application No.: 09/823,697

Filed: March 31, 2001

For: PAYMENT SERVICE METHOD  
AND SYSTEM

Customer No.: 20350

Confirmation No. 7446

Examiner: James A. Reagan

Technology Center/Art Unit: 3621

AMENDMENT AND REQUEST FOR  
CONTINUING EXAMINATION

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In connection with the accompanying Request for Continued Examination, and in response to the Office Action dated December 22, 2004, Applicants make the following amendments and submit the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper. The amendments to the claims herein are made relative to the claims as filed in the September 22, 2004 Amendment.

**Remarks/Arguments** begin on page 19 of this paper.